

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: PATRICIA R HUSBAND	§	Case No.: 04-42162
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	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2004.
- 2) This case was confirmed on 03/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/19/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2006, 05/07/2008, 08/07/2008, 11/04/2008, 11/04/2008, 09/02/2009.
- 5) The case was dismissed on 07/22/2010.
- 6) Number of months from filing to the last payment: 67
- 7) Number of months case was pending: 72
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 27,300.00
Less amount refunded to debtor	\$ 10.12
NET RECEIPTS	\$ 27,289.88

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,044.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,623.70
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 2,667.70**

Attorney fees paid and disclosed by debtor **\$ 1,156.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MORTGAGE ELECTRONIC	SECURED	NA	.00	.00	.00	.00
MORTGAGE ELECTRONIC	SECURED	10,000.00	.00	2,561.78	2,561.78	.00
COUNTRYWIDE HOME LOAN	OTHER	NA	NA	NA	.00	.00
COOK COUNTY TREASURY	SECURED	3,000.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	SECURED	16,470.00	.00	17,000.00	17,000.00	3,245.65
NUVELL CREDIT CO LLC	UNSECURED	8,229.00	.00	8,633.24	524.98	.00
ASSET/RNB/TARGET/RET	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	360.00	NA	NA	.00	.00
CITICORP SAVINGS	OTHER	NA	NA	NA	.00	.00
COLLECTION COMPANY OF	OTHER	NA	NA	NA	.00	.00
DIRECT LOAN SERVICES	UNSECURED	19,753.00	NA	NA	.00	.00
FINGERHUT	OTHER	NA	NA	NA	.00	.00
HELLER & FRISONE	OTHER	NA	NA	NA	.00	.00
MERCURY FINANCE	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	489.00	.00	467.10	19.00	.00
PROFESSIONAL ACCOUNT	OTHER	NA	NA	NA	.00	.00
PROVIDIAN	OTHER	NA	NA	NA	.00	.00
SUNRISE CREDIT SERVICES	UNSECURED	404.22	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	19,753.00	.00	20,897.28	1,270.77	.00
USA SERVICES	OTHER	NA	NA	NA	.00	.00
WELLS FARGO FINANCIAL	OTHER	NA	NA	NA	.00	.00
PROVIDIAN NATIONAL BANK	OTHER	NA	NA	NA	.00	.00
WFFINACCPT	OTHER	NA	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MERCURY FINANCE	OTHER	NA	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,561.78	2,561.78	.00
Debt Secured by Vehicle	17,000.00	17,000.00	3,245.65
All Other Secured	.00	.00	.00
TOTAL SECURED:	19,561.78	19,561.78	3,245.65
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	29,997.62	1,814.75	.00

Disbursements:

Expenses of Administration	\$ 2,667.70	
Disbursements to Creditors	\$ 24,622.18	
TOTAL DISBURSEMENTS:		\$ 27,289.88

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/28/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.